

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DEBRA K HOWARD

Debtor(s)

Case No. 09-28571

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/04/2009.
- 2) The plan was confirmed on 10/01/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/01/2009, 01/06/2011, 07/19/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/13/2010, 09/26/2011, 03/01/2012, 11/14/2012.
- 5) The case was completed on 12/09/2013.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$13,820.32
Less amount refunded to debtor \$577.02

NET RECEIPTS: \$13,243.30

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$706.58
Other \$16.50

TOTAL EXPENSES OF ADMINISTRATION: \$4,223.08

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN AIRLINES C U	Unsecured	7,296.00	7,915.68	7,915.68	791.57	0.00
AMERICAN AIRLINES FEDERAL	Unsecured	620.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	2,000.00	2,191.20	2,191.20	219.12	0.00
EMERGENCY CARE PHYSICIAN SVC	Unsecured	76.00	NA	NA	0.00	0.00
FAA FIRST FEDERAL CREDIT UNION	Unsecured	4,847.00	4,744.62	4,744.62	474.46	0.00
FAA FIRST FEDERAL CREDIT UNION	Secured	5,700.00	6,750.00	6,750.00	6,750.00	525.57
FAA FIRST FEDERAL CREDIT UNION	Unsecured	2,077.00	845.00	845.00	84.50	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	6,000.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	0.00	100.00	100.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	12,688.00	12,896.41	12,896.41	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	101,887.00	102,071.54	102,071.54	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	12,896.41	NA	0.00	0.00
MCSI/RMI	Unsecured	250.00	750.00	750.00	75.00	0.00
MERCY PHYSICIAN BILLING	Unsecured	110.00	NA	NA	0.00	0.00
NORTHERN TRUST	Unsecured	2,000.00	NA	NA	0.00	0.00
UNIVERSITY OF ILLINOIS	Unsecured	121.00	NA	NA	0.00	0.00
VILLAGE OF BRIDGEVIEW	Unsecured	250.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$114,967.95	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,750.00	\$6,750.00	\$525.57
All Other Secured	\$100.00	\$100.00	\$0.00
TOTAL SECURED:	\$121,817.95	\$6,850.00	\$525.57
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$16,446.50	\$1,644.65	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,223.08</u>
Disbursements to Creditors	<u>\$9,020.22</u>
TOTAL DISBURSEMENTS :	<u>\$13,243.30</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/21/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.